

United States Bankruptcy Court  
Central District of CaliforniaIn re:  
Jose Alvarez Sanchez  
Beatriz Alvarez  
DebtorsCase No. 19-15069-ER  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0973-2

User: admin  
Form ID: 318aPage 1 of 2  
Total Noticed: 26

Date Rcvd: Aug 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2019.

db/jdb +Jose Alvarez Sanchez, Beatriz Alvarez, 7129 Arbutus Ave, Huntington Park, CA 90255-5231  
 39527875 Equifax Info Services LLC, Box 740256, Atlanta, GA 30374-0256  
 39527876 Experian, NCAC, PO Box 9556, Allen, TX 75013  
 39527885 New Penn Financial LLC, 55 Beattie Pl Ste 110 Stop 5 Mail, Greenville, SC 29601-5115  
 39527887 +Oportun Inc/Progreso Fin, 3201 Dallas Parkway, Frisco, TX 75034-9571  
 39527889 +Thom/Fortiva MC, PO Box 105555, Atlanta, GA 30348-5555  
 39527890 +Trans Union Corporation, Attn: Public Records Department, 555 W Adams St.,  
 Chicago, IL 60661-3631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg EDI: EDD.COM Aug 13 2019 07:48:00 Employment Development Dept., Bankruptcy Group MIC 92E,  
P.O. Box 826880, Sacramento, CA 94280-0001smg EDI: CALTAX.COM Aug 13 2019 07:48:00 Franchise Tax Board, Bankruptcy Section MS: A-340,  
P.O. Box 2952, Sacramento, CA 95812-2952smg E-mail/Text: finance.bankruptcy@lacity.org Aug 13 2019 04:05:10 Los Angeles City Clerk,  
P.O. Box 53200, Los Angeles, CA 90053-020039527863 EDI: BANKAMER.COM Aug 13 2019 07:48:00 Bank Of America, Po Box 982238,  
El Paso, TX 7999839527864 +EDI: CAPITALONE.COM Aug 13 2019 07:48:00 Capital One Bank, Box 30281,  
Salt Lake City, UT 84130-028139527865 +EDI: CAPITALONE.COM Aug 13 2019 07:48:00 Capital One Bank Usa, Po Box 30281,  
Salt Lake City, UT 84130-028139527866 +EDI: CAPITALONE.COM Aug 13 2019 07:48:00 Capital One Bank Usa Na, Po Box 30281,  
Salt Lake City, UT 84130-028139527867 +EDI: CHASE.COM Aug 13 2019 07:48:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
39527870 +EDI: WFNNB.COM Aug 13 2019 07:48:00 Comenity Bank /Vctrssec, Po Box 182789,  
Columbus, OH 43218-278939527871 +EDI: WFNNB.COM Aug 13 2019 07:48:00 Comenity Capital Bank, PO Box 182120,  
Columbus, OH 43218-212039527872 +EDI: RCSFNBMARIN.COM Aug 13 2019 07:48:00 Credit One Bank, PO Box 98872,  
Las Vegas, NV 89193-887239527877 +EDI: AMINFOFP.COM Aug 13 2019 07:48:00 First Premier Bank, 3820 N Louise Ave,  
Sioux Falls, SD 57107-014539527881 +EDI: PHINGENESIS Aug 13 2019 07:48:00 Genesis Bank Card Service, PO Box 4499,  
Beaverton, OR 97076-449939527882 +E-mail/Text: Bankruptcy@homebridge.com Aug 13 2019 04:06:57 Home Bridge Financial Services,  
PO Box 100051, Kennesaw, GA 30156-920239527883 +E-mail/Text: bk@lendingclub.com Aug 13 2019 04:06:38 Lending Club Corp,  
71 stevenson st ste 300, San Francisco, CA 94105-298539527884 +E-mail/Text: bklcard@lendup.com Aug 13 2019 04:06:47 Lendup Card Services,  
225 Bush Street, San Francisco, CA 94104-421539527886 +EDI: AGFINANCE.COM Aug 13 2019 07:48:00 Onemain, Po Box 1010, Evansville, IN 47706-1010  
39527888 +EDI: RMSC.COM Aug 13 2019 07:48:00 Syncc/Wal-Mart, Po Box 965024,  
Orlando, FL 32896-502439527891 +E-mail/Text: bankruptcynotice@westlakefinancial.com Aug 13 2019 04:06:14  
Westlake Financial Services, 4751 Wilshire Blvd Ste 100, Los Angeles, CA 90010-3847  
TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

intp Courtesy NEF  
 39527868\* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 39527869\* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 39527873\* Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872  
 39527874\* Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872  
 39527878\* +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
 39527879\* +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
 39527880\* +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145

TOTALS: 1, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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User: admin  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 14, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2019 at the address(es) listed below:

John P Pringle (TR) brenfro@rpmlaw.com, jpp@trustesolutions.net;jpringle@rpmlaw.com  
Scott Kosner on behalf of Joint Debtor Beatriz Alvarez tyson@tysonfirm.com  
Scott Kosner on behalf of Debtor Jose Alvarez Sanchez tyson@tysonfirm.com  
United States Trustee (LA) ustpregion16.la.ecf@usdoj.gov  
Valerie Smith on behalf of Interested Party Courtesy NEF claims@recoverycorp.com  
TOTAL: 5

**Information to identify the case:**

Debtor 1	<u>Jose Alvarez Sanchez</u>	Social Security number or ITIN	<b>xxx-xx-6917</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u>Beatriz Alvarez</u>	Social Security number or ITIN	<b>xxx-xx-3410</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Central District of California</b>			
Case number: <b>2:19-bk-15069-ER</b>			

**Order of Discharge – Chapter 7**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jose Alvarez Sanchez  
aka Jose Alvarez, aka Jose Alvarez Sanchez

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 8/12/19

Beatriz Alvarez

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 2 Discharge Date: 8/12/19

**Dated:** 8/12/19

**By the court:** Ernest M. Robles  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >



**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**